

	Type	L #	Hits	Search Text	DBs	Time Stamp
1	BRS	L1	13798	(franked or franking or mailing or postage or frank or mail or ship or shipping or tax) near5 (token or indicia or indicium or imprint or imprinting or impression or inpression or inprinting or inprint or postmarking or postmark or marking or mark or stamping or stamped or stamp or image)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:25
2	BRS	L2	78553	(franked or franking or mailing or postage or frank or mail or ship or shipping or tax or token or indicia or indicium or imprint or imprinting or impression or inpression or inprinting or inprint or postmarking or postmark or marking or mark or stamping or stamped or stamp or image) near5 (labeling or labeled or label or tape or strip)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:25
3	BRS	L3	168520	(franked or franking or mailing or postage or frank or mail or ship or shipping or tax or token or indicia or indicium or imprint or imprinting or impression or inpression or inprinting or inprint or postmarking or postmark or marking or mark or stamping or stamped or stamp or image) near5 (change or changeable or changed or changing or variable or alter or altering or altered or modify or modifying or modified)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:26

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4	BRS	L4	77115	(franked or franking or mailing or postage or frank or mail or ship or shipping or tax or token or indicia or indicium or imprint or imprinting or impression or inpression or inprinting or inprint or postmarking or postmark or marking or mark or stamping or stamped or stamp or image) near5 (unchange or unchanged or fixed or unchanging or invariable)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:26
5	BRS	L5	5021	3 same 4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:26
6	BRS	L6	19697	3 and 4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:26
7	BRS	L7	8145	3 near5 (print or printed or printing or preprinting or preprinted)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:26
8	BRS	L8	3390	4 near5 (print or printed or printing or preprinting or preprinted)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:26
9	BRS	L9	218	7 same 8	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:27
10	BRS	L10	474	7 and 8	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:27

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11	BRS	L11	131	2 and (5 or 6) and (9 or 10) <i>Scanned Ti, Ab, Kwic all</i>	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:27
12	BRS	L12	236412	(lottery or ticket or pass) near5 (online or line or link or communication or lan or wan or internet or intranet or web or www or net or network)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:28
13	BRS	L17	896	12 near5 (buy or buying or bought or purchase or purchased or purchasing or sell or sold or selling)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:48
14	BRS	L18	13171	(money or fund or funds or pay or payment or paying or paid) near5 (transfer or transferring or transferred or wire or wired or wiring)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:48
15	BRS	L19	17151	(token or indicia or indicium or imprint or imprinting or impression or impression or inprinting or inprint or marking or mark or stamping or stamped or stamp or image) near5 (buy or buying or bought or purchase or purchased or purchasing or sell or sold or selling or money or fund or funds or pay or payment or paying or paid)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:49
16	BRS	L20	24	12 and 17 and 18 and 19 <i>Scanned Ti, Ab, Kwic all</i>	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB; USOCR	2003/11/10 17:55

	Document ID	Issue Date	Inventor	Current OR	Current XRef	Pages
1	EP 376576 A	19900704	GILHAM, D T			10
2	EP 172561 A	19860226	CALVI, S et al.			8
3	FR 2646943 A3	19901116	AUGUIN, DENIS et al.		705/400; 705/FOR.100	15
4	US 6347794 B1	20020219	Scrymgeour, Lyle Harold et al.	273/138.1	273/139	14
5	US 6234477 B1	20010522	Scrymgeour, Lyle Harold et al.	273/139	273/138.1; 283/100; 283/85; 283/903; 283/94	16
6	US 6188996 B1	20010213	Sansone, Ronald P.	705/408		12
7	US 6145885 A	20001114	Scrymgeour, Lyle Harold et al.	283/94	283/903	12
8	US 5894792 A	19990420	Heinrich, Klaus et al.	101/91		7
9	US 5848401 A	19981208	Goldberg, Robert M. et al.	705/408	101/71; 283/71; 346/143; 347/109; 347/2	15
10	US 5734723 A	19980331	Windel, Harald et al.	380/55	380/51; 382/101; 382/184	43

11 results

	Document ID	Issue Date	Inventor	Current OR	Current XRef	Pages
11	US 5712916 A	19980127	Windel, Harald et al.	380/51	380/55; 705/405; 705/408	44
12	US 5680463 A	19971021	Windel, Harald et al.	380/51	705/401	44
13	US 5471925 A	19951205	Heinrich, Klaus et al.	101/91	705/408; 705/410	8
14	US 5408416 A	19950418	Gilham, Dennis T.	705/406	101/71; 705/408	10
15	US 5038153 A	19910806	Liechti, Hans-Peter et al.	347/4	347/12	8
16	US 4979131 A	19901218	Suzuki, Michio	358/1.17		13
17	US 4673303 A	19870616	Sansone, Ronald P. et al.	347/103	101/425; 101/91; 346/21; 347/19; 347/2; 347/33; 347/4; 400/54; 400/695; 400/82	10
18	US 4580144 A	19860401	Calvi, Salvatore J.	347/171	101/109; 101/288; 101/93.07; 101/93.12; 219/469; 219/476; 235/101; 346/24; 347/212; 347/218; 400/82	8

11 results

	Document ID	Issue Date	Inventor	Current OR	Current XRef	Pages
1	US 6018724 A	20000125	Arent, Michael A.	705/44	705/39	25

L20 results

US-PAT-NO: 6018724

DOCUMENT-IDENTIFIER: US 6018724 A

\*\*See image for Certificate of Correction\*\*

TITLE: Method and apparatus for authenticating on-line transaction data

DATE-ISSUED: January 25, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Arent; Michael A.	Albany	CA	N/A	N/A

US-CL-CURRENT: 705/44, 705/39

**ABSTRACT:** The present invention comprises a method and apparatus for authenticating data related to on-line transactions. The invention utilizes a user-customized certification indicator that informs a user as to the success or failure of one or more authentication and/or security protocols implemented on a user communications access device such as a personal computer, a personal digital assistant ("PDA"), an enhanced function telephone, etc. In one or more embodiments, one of the components of the indicator is user defined, and locally stored, reducing the likelihood of interception and counterfeiting. In one or more embodiments, the indicator components include a centrally provided graphic element and a user defined text overlay. When a user initiates an electronic transaction, a background validation process is initiated that implements procedures for determining the authenticity of data related to the transaction, such as the identity of a transaction party. If the validation process determines that the data is authentic, the validation process displays a certification indicator comprising the graphic overlaid with the user defined text-string. In another embodiment, the certification indicator includes one or more multi-media components, such as, for example, an audio component.

8 Claims, 10 Drawing figures

Exemplary Claim Number: 1

Number of Drawing Sheets: 10

----- KWIC -----

Detailed Description Text - DETX (11): If it is determined that the merchant is authentic, a determination is made at step 260 as to whether any other data related to the transaction needs to be certified. Such other data may include, for example, the contents of an electronic "wallet" that is being displayed, such as electronic payment instruments displayed in the wallet. Data to be certified may also include, without limitation, security protocols and electronic payment or transfer operations. If there is no additional data to be certified, a certification indicator indicating successful certification is displayed to the user at step 270. An example of a certification indicator that indicates successful certification is symbol 400 of FIG. 4. In the example of FIG. 4, certification indicator 400 is displayed by the user's access device as a graphic that floats above merchant web page 100. Alternatively, certification indicator 400 may be displayed elsewhere, such as in the interface of another application program or applet, for example an electronic "wallet" applet or application program.

Detailed Description Text - DETX (111): PAID stamp to reassure user of a successful transaction

and approval of payment

Detailed Description Text - DETX (158): The Wallet can also allow online transfers of value from one person's payment instrument to some repository destination, such as another person's physical payment instrument (smart card) or account that is specified by the user. This transfer interface could be an integral part of a multi-functional Wallet or exist as an independent interface associated with physical or virtual instruments dedicated to anonymous cash transfer type of use, such as with the use of a physical Mondex Card.

Detailed Description Text - DETX (176): The user can perform administrative functions any time the Wallet is open--either during a payment or transfer transaction. In the latter case, the user is not necessarily online or conducting a transaction. Each of these functions may bring up its own dialog, display area in Wallet, or mode.

Detailed Description Text - DETX (197): The transaction log contains all information about each transaction. These transactions are recorded to the log automatically. The log should have at least two levels of information display. The top level lists basic transaction information: type of transaction, amount paid/transferred, date/time, receiver of payment/value transfer, type of instrument, transaction ID, class, etc. But each item also can be opened to show the details and terms of the transaction, including a receipt for each completed transaction. The user can sort and filter the log by different criteria, including date/time, "Completed"/"Pending" transactions, etc. Users should be able to manipulate the transaction log, such as print or fax it. To preserve its integrity, users should NOT be allowed to edit the transaction log EXCEPT to delete line items of outdated or no longer needed transactions. If users attempt to delete a transaction, they should be queried via a confirmation dialog whether they actually intend to delete it or not.

Detailed Description Text - DETX (221): points of security; e.g., in order to open Wallet, to wake up a sleeping wallet, to use an instrument to make a payment or value transfer, etc. Detailed Description Text - DETX (255): "Get 500 frequent flier miles if you buy your tickets online"

Detailed Description Text - DETX (285): Jo, satisfied that she has completely filled in the required information, clicks the PAY button. An elapsed time indicator appears to communicate the states of the transaction. When the transaction is successfully complete, a confirmation message and a receipt with a transaction identity code and other information appears. Finally, the receipt is stamped with "PAID." For further assurance though, Jo opens the transaction log to see if her first transaction is listed--and it is.

Detailed Description Text - DETX (311): 5. A Wallet does NOT automatically disappear when a transaction is completed unless the user explicitly exits it or navigates to another site, where the user's current Wallet context is not relevant. If users close or exit their Wallets in the process of a pay or value transfer transaction, they are queried via a dialog message about the nature of their intent. When the Wallet is closed, the user returns to the location and state they were in before opening their Wallet.